

**Fill in this information to identify the case:**

Debtor 1 JAMES L. HARMON

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-10291-elf

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Nationstar Mortgage LLC

Court claim no. (if known): 8

Last four digits of any number you 5347 use to identify the debtor's account:

Date of payment change: 03/01/2023

Must be at least 21 days after date of this notice

New total payment: \$1,032.76  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 559.56      New escrow payment: \$ 564.97

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %      New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:  
\_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

Debtor1 JAMES L. HARMON  
First Name Middle Name

Last Name

Case number (if known) 22-10291-elf

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Matthew Fissel

Signature

Date 01/26/2023

Print: Matthew Fissel (314567)  
First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150  
Number Street

City Charlotte, State NC ZIP Code 28217

Contact phone 844-856-6646

Email PABKR@brockandscott.com



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:  
JAMES L. HARMON

Nationstar Mortgage LLC,

Movant

vs.

JAMES L. HARMON ,  
Debtor

Case No. 22-10291-elf  
Chapter 13

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

JAMES L. HARMON  
252 SHERBROOK BLVD  
UPPER DARBY, PA 19082-4619

DAVID SPITOFSKY, Debtor's Attorney  
Law Office of David B. Spitofsky  
516 Swede Street  
Norristown, PA 19401

KENNETH E. WEST, Bankruptcy Trustee  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107

Office of the U.S. Trustee, US Trustee  
Robert N.C. Nix Federal Building  
Suite 300  
Philadelphia, PA 19107

January 26, 2023

/s/ Matt Fissel

Andrew Spivack, PA Bar No. 84439  
Matt Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
8757 Red Oak Boulevard, Suite 150  
Charlotte, NC 28217  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 318080  
5801 Postal Road  
Cleveland, OH 44181

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01/26/2023

**OUR INFO**  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

**YOUR INFO**  
CASE NUMBER  
[REDACTED]

LOAN NUMBER  
[REDACTED]

PROPERTY ADDRESS  
**252 SHERBROOK BLVD**  
**UPPER DARBY, PA 19082**

**JAMES HARMON**  
**252 SHERBROOK BLVD**  
**UPPER DARBY, PA 19082**

Dear JAMES HARMON,

An annual escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper

Enclosure

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



DAL





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PO Box 318080  
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Cleveland, OH 44181

### Escrow Account Disclosure Statement

**Customer Service:** 888-480-2432

Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.  
to 12 p.m. (CT)

**Tax/Insurance:** 866-825-9267

Monday through Thursday from 8 a.m. to 9 p.m. (ET),  
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.  
to 3 p.m. (ET)

Your Loan Number [REDACTED]

Statement Date: 12/31/2022

JAMES HARMON  
252 SHERBROOK BLVD  
UPPER DARBY, PA 19082

**Why am I receiving this?**

Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.

**What does this mean for me?**

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$0.02. If you are behind on your payments this is not a true surplus.

**What do I need to do?**

If the surplus amount is less than \$50, it will be applied to the monthly payments. Please note that effective 03/01/2023, your new total monthly payment will be \$1,032.76.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$467.79	\$0.00	\$467.79
ESCROW	\$559.56	\$5.41	\$564.97
<b>Total Payment</b>	<b>\$1,027.35</b>	<b>\$5.41</b>	<b>\$1,032.76</b>

*See below for surplus calculation*

**What is a Surplus?** A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.



*Please see the Coming Year Projections table on the back for more details.*

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$260.07	\$0.00	\$260.07
SCHOOL TAX	\$2,135.69	\$21.36	\$2,157.05
TOWN TAX	\$1,139.50	\$0.00	\$1,139.50
FHAMIP INS	\$640.44	(\$14.40)	\$626.04
HAZARD SFR	\$1,114.00	\$26.00	\$1,140.00
FLOOD SFR	\$1,425.00	\$32.00	\$1,457.00
<b>Annual Total</b>	<b>\$6,714.70</b>	<b>\$64.96</b>	<b>\$6,779.66</b>

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



*If you have questions about changes to your property taxes or homeowners insurance premiums, please contact your local taxing authority or insurance provider.  
For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).*



CHANGING THE FACE OF HOME LOANS

The change in your escrow payment\*\* may be based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**Prior Year Account History and Coming Year Projections**

This is a statement of the actual activity in your escrow account from 02/22 through 02/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

**Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.** Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$1,025.60 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$1,025.62 will be reached in August 2023. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$0.02. These amounts are indicated with an arrow (<).

*This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.*

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
						Start	\$4,049.50 (\$15,216.52)
02/22	\$0.00	\$0.00	\$0.00	\$260.07*	COUNTY TAX	\$4,049.50	(\$15,476.59)
02/22	\$0.00	\$0.00	\$0.00	\$53.37*	FHAMIP INS	\$4,049.50	(\$15,529.96)
03/22	\$559.56	\$559.56	\$260.07	\$0.00	COUNTY TAX	\$4,348.99	(\$14,970.40)
03/22	\$0.00	\$0.00	\$53.37	\$53.37*	FHAMIP INS	\$4,295.62	(\$15,023.77)
03/22	\$0.00	\$0.00	\$0.00	\$1,457.00*	FLOOD SFR	\$4,295.62	(\$16,480.77)
03/22	\$0.00	\$0.00	\$0.00	\$1,140.00*	HAZARD SFR	\$4,295.62	(\$17,620.77)
03/22	\$0.00	\$0.00	\$1,139.50	\$1,139.50*	TOWN TAX	\$3,156.12	(\$18,760.27)
04/22	\$559.56	\$1,125.83	\$53.37	\$53.37*	FHAMIP INS	\$3,662.31	(\$17,687.81)
04/22	\$0.00	\$0.00	\$1,425.00	\$0.00	FLOOD SFR	\$2,237.31	(\$17,687.81)
04/22	\$0.00	\$0.00	\$1,114.00	\$0.00	HAZARD SFR	\$1,123.31	(\$17,687.81)
05/22	\$559.56	\$1,125.83	\$53.37	\$52.17*	FHAMIP INS	\$1,629.50	(\$16,614.15)
06/22	\$559.56	\$1,692.10	\$53.37	\$52.17*	FHAMIP INS	\$2,135.69	(\$14,974.22)
07/22	\$559.56	\$559.56	\$53.37	\$52.17*	FHAMIP INS	\$2,641.88	(\$14,466.83)
08/22	\$559.56	\$1,125.83	\$53.37	\$52.17*	FHAMIP INS	\$3,148.07	(\$13,393.17)
08/22	\$0.00	\$0.00	\$2,135.69	\$2,157.05*	SCHOOL TAX	\$1,012.38	(\$15,550.22)
09/22	\$559.56	\$1,115.94	\$53.37	\$52.17*	FHAMIP INS	\$1,518.57	(\$14,486.45)
10/22	\$559.56	\$1,115.94	\$53.37	\$52.17*	FHAMIP INS	\$2,024.76	(\$13,422.66)
11/22	\$559.56	\$1,115.94	\$53.37	\$52.17*	FHAMIP INS	\$2,530.95	(\$12,358.91)
12/22	\$559.56	\$1,115.94	\$53.37	\$52.17*	FHAMIP INS	\$3,037.14	(\$11,295.14)
01/23	\$559.56	\$559.56	\$53.37	\$52.17*E	FHAMIP INS	\$3,543.33	(\$10,797.75)
01/23	\$0.00	\$13,915.27E	\$0.00	\$0.00	Anticipated Payments 03/20-02/22	\$3,543.33	\$3,127.52
02/23	\$559.56	\$559.56	\$53.37	\$52.17*E	FHAMIP INS	\$4,049.52	\$3,634.91
<b>Total</b>	<b>\$6,714.72</b>	<b>\$25,686.86</b>	<b>\$6,714.70</b>	<b>\$6,835.43</b>	<b>Total</b>	<b>\$4,049.52</b>	<b>\$3,634.91</b>
Month	Projected Payment	Projected Disbursement			Description	Current Balance	Required Balance Projected
					Start	\$3,634.91	\$3,634.89
03/23	\$564.97		\$260.07		COUNTY TAX	\$3,939.81	\$3,938.79
03/23	\$467.53		\$52.17		BK ADJ/FHAMIP INS	\$4,355.17	\$4,355.15
03/23	\$0.00		\$1,139.50		TOWN TAX	\$3,215.67	\$3,215.65
04/23	\$564.97		\$52.17		FHAMIP INS	\$3,728.47	\$3,728.45
04/23	\$0.00		\$1,457.00		FLOOD SFR	\$2,271.47	\$2,271.45
04/23	\$0.00		\$1,140.00		HAZARD SFR	\$1,131.47	\$1,131.45
05/23	\$564.97		\$52.17		FHAMIP INS	\$1,644.27	\$1,644.25
06/23	\$564.97		\$52.17		FHAMIP INS	\$2,157.07	\$2,157.05
07/23	\$564.97		\$52.17		FHAMIP INS	\$2,669.87	\$2,669.85
08/23	\$564.97		\$52.17		FHAMIP INS	\$3,182.67	\$3,182.65
08/23	\$0.00		\$2,157.05		SCHOOL TAX	\$1,025.62	\$1,025.60<
09/23	\$564.97		\$52.17		FHAMIP INS	\$1,538.42	\$1,538.40
10/23	\$564.97		\$52.17		FHAMIP INS	\$2,051.22	\$2,051.20
11/23	\$564.97		\$52.17		FHAMIP INS	\$2,564.02	\$2,564.00
12/23	\$564.97		\$52.17		FHAMIP INS	\$3,076.82	\$3,076.80
01/24	\$564.97		\$52.17		FHAMIP INS	\$3,589.62	\$3,589.60
02/24	\$564.97		\$52.17		FHAMIP INS	\$4,102.42	\$4,102.40
<b>Total</b>	<b>\$7,247.17</b>		<b>\$6,779.66</b>		<b>Total</b>	<b>\$4,102.42</b>	<b>\$4,102.40</b>

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Cecelia Lind at 866-316-2432. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

